FILED
AUG 7 - 2006
OFFICE OF THE CLERK
SUPREME COURT, U.S.

(6)

No. 05-996

IN THE

Supreme Court of the United States

ROBERT LOUIS MARRAMA,

Petitioner,

v.

CITIZENS BANK OF MASSACHUSETTS,
and MARK G. DeGIACOMO, CHAPTER 7 TRUSTEE,

Respondents.

ON WRIT OF CERTIORARI TO THE
UNITED STATES COURT OF APPEALS FOR THE FIRST CIRCUIT

SUPPLEMENTAL JOINT APPENDIX

G. ERIC BRUNSTAD*
BINGHAM MCCUTCHEN LLP
Attorneys for Respondent
Citizens Bank of Massachusetts
One State Street
Hartford, CT 06103-3178
(860) 240-2862

DAVID G. BAKER*
Attorney for Petitioner
105 Union Wharf
Boston, MA 02109
(617) 367-4260

MARK G. DEGIACOMO*
Attorney for Respondent
Chapter 7 Trustee
99 High Street
Boston, MA 02110
(617) 457-4030

* *Counsel of Record*

PETITION FOR CERTIORARI FILED JANUARY 30, 2006
CERTIORARI GRANTED JUNE 12, 2006

TABLE OF CONTENTS

	Page
Original Schedules and Statement of Financial Affairs filed with the Petition	1
Notice of Amendment to Schedules I and J and the Related Amended Schedules	29
Order Denying Conversion, dated August 27, 2003	33

1

FORM B1 UNITED STATES BANKRUPTCY COURT
EASTERN DIVISION DISTRICT OF MASSACHUSETTS

Name of debtor (if individual, enter Last, First, Middle): MARRAMA, ROBERT LOUIS	Name of Joint Debtor (Spouse)(Last, First, Middle) MARRAMA (47
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): RLM Flooring	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):
Soc. Sec./Tax I.D. No. (if more than one, state all): 016-44-1726	Soc. Sec./Tax I.D. No. (if more than one, state all):
Street Address of Debtor (No. & Street, City, State & Zip Code) 47 East Main Street Gloucester, MA 01930	Street Address of Joint Debtor (No. & St., City, State & Zip Code)
County of Residence or of the Principal Place of Business: Essex	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
Location of Principal Assets of Business Debtor (if different from street address above):	

FILED 03-11987

Information Regarding the Debtor (Check the Applicable Boxes)

Venue: (Check any applicable box)
- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Type of Debtor (Check all boxes that apply)
- ☒ Individual(s)
- ☐ Corporation
- ☐ Partnership
- ☐ Other _____
- ☐ Railroad
- ☐ Stockbroker
- ☐ Commodity Broker

Chapter or Section of Bankruptcy Code Under Which the Petition is filed (Check one box)
- ☒ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 13
- ☐ Chapter 9
- ☐ Chapter 12
- ☐ Sec. 304- Case ancillary to foreign proceeding

Nature of Debts (Check one box)
- ☐ Consumer/Non-Business
- ☒ Business

Chapter 11 Small Business (Check all boxes that apply)
- ☐ Debtor is a small business as defined in 11 U.S.C. ' 101
- ☐ Debtor is and elects to be considered a small business under 11 U.S.C. ' 1121(e)(Optional)

Filing Fee (Check one box)
- ☒ Full Filing Fee attached
- ☐ Filing Fee to be paid in installments (Applicable to individuals only) Must attached signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(c). See Official Form No. 3

THIS SPACE IS FOR COURT USE ONLY

2003 MAR 11 P 2:23
U.S. BANKRUPTCY COURT
DISTRICT OF MASS.
IN CLERK'S OFFICE FILED

Statistical/Administrative Information (estimates only)
- ☐ Debtor estimates that funds will be available for distribution to unsecured creditors.
- ☒ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

	1-15	16-49	50-99	100-199	200-999	1000-over
Estimated Number of Creditors	☐	☒	☐	☐	☐	☐

	$0 to $50,000	$50,001 to $100,000	$100,001 to $500,000	$500,001 to $1 million	$1,000,001 to $10 million	$10,000,001 to $50 million	$50,000,001 to $100 million	More than $100 million
Estimated Assets	☐	☒	☐	☐	☐	☐	☐	☐
Estimated Debts	☐	☒	☐	☐	☐	☐	☐	☐

Form Published by: Law Disks, 734 Franklin Avenue, Garden City, NY 11530

03-11987 Ch. 7 WCH
Tru: MARK DEGIACOMO
Mtg: 04-24-2003 Thu
Loc: BOSTON Time: 10:30

2

Voluntary Petition (This page must be completed and filed in every case.)	Name of Debtor(s): ROBERT LOUIS MARRAMA,	FORM B1, Page 2
Prior Bankruptcy Case Filed Within the last 6 years (If more than one, attach additional sheet.)		
Location Where filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.)		
Name of Debtor:	Case Number:	Date Filed:
District:	Relationship:	Judge:

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct. [If the petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X Robert Louis Marrama
ROBERT LOUIS MARRAMA, Debtor

X _____
, Joint Debtor

_____
Telephone Number (If not represented by attorney)

3/7/03
Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

03-11987

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____
Signature of Authorized Individual

_____
Printed Name of Authorized Individual

_____
Title of Authorized Individual

_____
Date

Signature of Attorney

X David G. Baker
Signature of Attorney for Debtor(s)

Print below: Attorney Name, Firm, Address, Telephone No.
David G. Baker, Esq. BBO # 634889
42 Eighth Street, Suite 1000
Charlestown Navy Yard
Boston, MA 02129
617-241-8500

3/7/03
Date

Signature of Non-Attorney Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

_____
Printed Name of Bankruptcy Petition Preparer

_____
Social Security Number

_____
Address

Name and Social Security Numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X _____
Signature of Bankruptcy Petition Preparer Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. 110; 18 U.S.C. 156.

[Publisher's Note: This form is NOT intended to be used by nonattorney bankruptcy-petition preparers: Schedules do not contain all disclosures required for use by nonattorney bankruptcy-petition preparers.]

FILED IN CLERK'S OFFICE
2003 MAR 11 P 2
U.S. BANKRUPTCY COURT
DISTRICT OF MASS.

Exhibit A

(To be completed if the Debtor is required to file periodic reports (e.g., forms 10K and 10Q with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

[] Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if Debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter.

X David G. Baker 3/7/03
David G. Baker, Esq., Attorney for Debtor(s) Date

3

UNITED STATES BANKRUPTCY COURT
EASTERN DIVISION DISTRICT OF MASSACHUSETTS

In re: ROBERT LOUIS MARRAMA,
Debtor(s)

Case No:

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from schedules A, B, C, D, E, F, G, H, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	ATTACHED	NO. SHEETS	ASSETS	LIABILITIES	OTHER
A — Real Property	Yes	1	300,000.00		
B — Personal Property	Yes	2	10,278.00.		
C — Property Claimed as Exempt	Yes	1			
D — Creditors Holding Secured Claims	Yes	2		575,404	
E — Creditors Holding Unsecured Priority Claims	Yes	2		46,176.39	
F — Creditors Holding Unsecured Nonpriority Claims	Yes	4		231,813.00	
G — Executory Contracts and Unexpired Leases	Yes	1			
H — Codebtors	Yes	1			
I — Current Income of Individual Debtor(s)	Yes	1			5762
J — Current Expenditures of Individual Debtor(s)	Yes	1			4926
Total number of sheets in all Schedules >		16			
		Total Assets >	310,278		
			Total Liabilities >	853,393.39	

In re: ROBERT LOUIS MARRAMA, Debtor(s) Case No:

SCHEDULE A- REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H","W","J", or "C" in the third column labeled "Husband, Wife, Joint or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C—Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSB WIFE JOINT COM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Residence in Gloucester, MA	Fee simple		300,000	750,000 including mortgages and attachments
			300,000	TOTAL

RM

In re: ROBERT LOUIS MARRAMA, Debtor(s) Case No:

SCHEDULE B— PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet property identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C— Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G— Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY Col A	NONE Col B	DESCRIPTION AND LOCATION OF PROPERTY Col. C	HUSB. WIFE JOINT COMM. Col D	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTION OF ANY SECURED CLAIM OR EXEMPTION (Col E)
1. Cash on hand.		On hand		100
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Fleet Bank		378
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			0
4. Household goods and furnishings, including audio, video, and computer equipment.		Normal & ordinary		7000
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Normal & ordinary		200
6. Wearing apparel.		Normal & ordinary		500
7. Furs and jewelry.		Movado watch		2000
8. Firearms and sports, photographic, and other hobby equipment.		Normal & ordinary		100
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Life insurance - Sears Home Life No cash value		0
10. Annuities. Itemize and name each issuer.	X			0
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			0
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		Owner of RLM Flooring (out of business)		0
13. Interests in partnerships or joint ventures. Itemize.	X			0

RLM

In re: ROBERT LOUIS MARRAMA, Debtor(s) Case No:

714. Government and corporate bonds and other negotiable and non-negotiable instruments.	X		0
15. Accounts receivable.	X	(RLM Flooring may have, but not likely to be collectible.)	0
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X		0
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X		0
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.		Debtor is 100% beneficiary of Bo-Mar Realty Trust the res of which is real property in Maine in which the debtor intends to live. Trust is a spendthrift trust.	0
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X		0
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Counterclaims against Citizens Bank; recovery too speculative to add value.	0
21. Patents, copyrights, and other intellectual property. Give particulars.	X		0
22. Licenses, franchises, and other general intangibles. Give particulars.	X		0
23. Automobiles, trucks, trailers, and other vehicles and accessories.	X	(drives 1995 Buick, 86K Miles, owned by girlfriend's father)	0
24. Boats, motors, and accessories.	X		0
25. Aircraft and accessories.	X		0
26. Office equipment, furnishings, and supplies.	X	(RLM Flooring only)	0 0
27. Machinery, fixtures, equipment, and supplies used in business.	X	(RLM Flooring only)	0
28. Inventory.	X	(RLM Flooring only)	0
29. Animals.		Golden Retreiver	0
30. Crops— growing or harvested. give particulars.	X		0 0
31. Farming equipment and implements.	X		0
32. Farm supplies, chemicals, and feed.	X		0
33. Other personal property of any kind not already listed. Itemize.	X		0

__ continuation sheets attached Total $ $10,278.00

(Include amounts from any continuation sheets attached. Report also on Summary of Schedules.)

In re: ROBERT LOUIS MARRAMA, Debtor(s) Case No:

SCHEDULE C— PROPERTY CLAIMED AS EXEMPT

Debtor(s) elect(s) the exemption to which the debtor(s) is entitled under:

[ ] 11 U.S.C. §522(b)(1) Federal exemptions provided in 11 U.S.C. §522(d). Note: these exemptions are available *only in certain states*.
[X] 11 U.S.C. §522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local laws where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180 day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law. Specifically, debtor selects the exemptions of the state of: Massachusetts

Description of Property	Specify Law Providing Each Exemption	MAXIMUM Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemptions
Residence in Gloucester, MA	MGL Ch. 188	300,000	200,000
Cash on hand and in bank	MGL Ch 235 & 246	625	478
Household furniture, wearing apparel	MGL Ch 235	No limit	9800
Books, pictures, etc.	MGL Ch. 235	200	200
The beneficial interest in the Bo-Mar Realty Trust is not property of the estate pursuant to 11 USC §541(c).			
Any other exemption to which the debtor may be entitled but has omitted.			

In re: ROBERT LOUIS MARRAMA, Debtor(s) Case No:

SCHEDULE D— CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H— Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," in the column labeled "Husband, Wife, Joint or Community" (Abbreviated: H,W,J,C).

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is Disputed, place an "X" in the column labeled Disputed. You may need to place an X in more than one of these three columns.

Report the total of all claims listed on this Schedule D in the box labeled "Total" on the last sheet of the completed Schedule. Report this total also on the Summary of Schedules.

Creditor's Name and Mailing Address Including Zip Code	CODEBTOR	H W J C	Date Claim Was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	CONTINGENT	UNLIQUIDATED	DISPUTED	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion If Any
Acct No: Citizens Bank C/o Jack J. Mikels & Associates 1 Batterymarch Park Quincy, MA 02269			7/24/02 -Attachment from Suffolk Superior Ct			X	250,000	250,000 (subject to avoidance)
Acct No: Mass. Dept of Revenue Bankruptcy Unit PO Box 9486 Boston, MA 02205-9486			2/12/02 - Tax lien				5,143.12	0
Acct No: Salem Five Cents Savings Bank C/o Riemer & Braunstein 3 Center Plaza Boston, MA 02108			10/9/02 - Attachment			X	21,000	21,000 (subject to avoidance)
Acct No: Camelot Financial 525 Worcester Street Wellesley, MA 02181			Mortgage			X	Unknown	
Acct No: Presidential Financial Corp. 800 Hingham St. 2 North Rockland, MA 02370			Mortgage Disputed due to refinance but discharge not recorded			X	Unknown	
Acct No: MIT Lending 687 Highland Avenue Needham Heights, MA 02492			Mortgage Disputed due to refinance but discharge not recorded			X	Unknown	

In re: ROBERT LOUIS MARRAMA, Debtor(s) Case No:

Acct No: Frederick A. Ciampa C/o Russell S. Channon, Esq. 25 Kenoza Avenue Haverhill, MA 01831			Attachment - Lowell Dist Ct.			X	22,000	22,000 (subject to avoidance)
Acct No: EIC Development LLC PO Box 179 Boxford, MA 01921			Attachment			X	142,261.59	142,261.59 (subject to avoidance)
Acct No: Fairbanks Capital Corporation 3815 S. West Temple Salt Lake City, UT 84115			Mortgage Disputed due to refinance but discharge not recorded			X	0	
Acct No: 0012724068 Bank One Attn: Customer Service PO Box 26963 Greensboro, NC 27419-6963			Mortgage on ME property				135000	0
Acct No:							0	
Acct No:							0	
Acct No:							0	
							$575,404.71	TOTAL

(Report total also on Summary of Schedules)

In re: ROBERT LOUIS MARRAMA, Debtor(s) Case No:

SCHEDULE E—CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity in the appropriate schedule of creditors, and complete Schedule HC Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an X in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. ' 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to $4,300* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. ' 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. ' 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to a maximum of $4,300* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. ' 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to a maximum of $1,950* for deposits for the purchase, lease, or rental of property or services for personal, family or household use, that were not delivered or provided. 11 U.S.C. ' 507(a)(6).

☐ **Alimony, Maintenance or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance or support, to the extent provided in 11 U.S.C. ' 507(a)(7).

☑ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, custom duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. ' 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. ' 507(a)(9).

In re: ROBERT LOUIS MARRAMA, Debtor(s) Case No:

* Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced after the date of adjustment.

Creditor's Name and Mailing Address Including Zip Code	CODEBTOR	HWJC	Date Claim Was Incurred, and Consideration for Claim	CONTINGENT	UNLIQUIDATED	DISPUTED	Total Amount of Claim	Amount Entitled to Priority
Acct No: Clerk, City of Gloucester 9 Dale Avenue Gloucester, MA 01930			Property tax NOTICE ONLY				0	
Acct No: Internal Revenue Service Special Procedures Function PO Box 9112 - JFK Bldg. Boston, MA 02203			NOTICE ONLY				0	
Acct No: Town of York York, ME			NOTICE ONLY				0	
Acct No: Mass Dept of Employment & Training Hurley Building 19 Staniford Street Boston, MA 02114-2566			Tax - reduced to judgment	X		X	46176.39	
Acct No:								
Acct No:								
							$46,176.39	TOTAL

(Report total also on Summary of Schedules)

In re: ROBERT LOUIS MARRAMA, Debtor(s) Case No:

SCHEDULE F— CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or property of the debtor, as of the date of the filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use continuation sheets.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity in the appropriate schedule of creditors, and complete Schedule H— Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "HWJC" for "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "CONTINGENT." If the claim is unliquidated, place an "X" in the column labeled "UNLIQUIDATED." If the claim is disputed, place an "X" in the column labeled "DISPUTED." You may need to place an X in more than one of these three columns. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also in the Summary of Schedules.

Creditor's Name and Mailing Address Including Zip Code	CODEBTOR	HWJC	Date Claim Was Incurred And Consideration for Claim If Claim is Subject to Setoff, so State	CONTINGENT	UNLIQUIDATED	DISPUTED	Amount of Claim
Acct No: John F. Cuffen, Esq. 42 Eighth Street, Suite 1000 Charlestown Navy Yard Boston, MA 02129			Legal services				82,000
Acct No: All Checks Cashed, Inc. 595 Washington Street Dorchester, MA 02124			Small claims action				550
Acct No:372713982861005 American Express C/o United Recovery Systems 5800 North Course Drive Houston, TX 77072			Credit card AMOUNT OF CLAIM UNKNOWN				0
Acct No: Mohawk Carpets C/o Capstone 2024 Powers Ferry Road Ste 150 Atlanta, GA 30339			Possible personal liability for corporate debt AMOUNT OF CLAIM UNKNOWN	x			0
Acct No: The Giroux Companies C/o Paul S. Kaurman, Esq. 482 Broadway Somerville, MA 02145			Collection matter				438
Acct No: 20021153 Shaw Industries, Inc. C/o Cohn & Dussi, LLC 25 Burlington Mall Road 6th Floor Burlington, MA 01803-4158			Possible personal liability for corporate debt	X			14730
Acct No: 103593201 Feinberg Campbell & Zack, PC 177 Milk Street, Suite 300 Boston, MA 02109			Possible personal liability for corporate debt; claim against bond - AMOUNT OF CLAIM UNKNOWN	X			0
Acct No: Wells Fargo Financial Leasing C/o Commercial Collections, Inc PO Box 207 Buffalo, MN 55313-0207			Possible personal liability for corporate debt	X			945

In re: ROBERT LOUIS MARRAMA, Debtor(s) Case No:

Acct No: Home Depot USA C/o Carter Business Service, Inc. 12 Teal Road Wakefield, MA 01880			Possible personal liability for corporate debt	X			182
Acct No: Paychex C/o Corporate Collection Services PO Box 17938 Rochester, NY 14617-0938			Possible Personal Liability for corporate debt	X			427
Acct No: Shaw Industries, Inc. CST Incorporated PO Box 33127 Louisville, KY 40232-3127			Possible Personal Liability for corporate debt	X			14730
Acct No: Colony Communications Inc 36 Colony Road Lexington, MA 02420			Possible Personal Liability for corporate debt	X			1510
Acct No: Mary Passino/Small Business Aide PO Box 4200 Peabody, MA 01960			Small claims action	X			3600
Acct No: Mass Inc. C/o UMA World-wide Collections 7-11 South Broadway White Plains, NY 10602-0829			Possible Personal Liability for corporate debt	X			2460
Acct No:5329 0563 3660 7671 MBNA America PO Box 15026 Wilmington DE 19850-5026			Credit card				6271
Acct No: 5369-9332-6905-8471 Chase Bankcard Services PO Box 15583 Wilmington, DE 19886-1194			Credit card				4051
Acct No: 5369 9332 6905 8471 Shell master Card PO Box 15918 Wilmington, DE 19850-5918			Credit card				4052
Acct No: 5490 9928 7748 0859 Boston Red Six Baseball Club MBNA America PO Box 15026 Wilmington, DE 19850-5026			Credit card				2622
Acct No: 4271 3820 7764 8844 Citicard PO Box 6062 Sioux Falls, SD 57117			Credit card				8053
Acct No: 5490 99950 1211 8151 MLB-Atlanta Braves PO Box 15026 Wilmington, DE 19850-5026			Credit card				1133
Acct No: 6011-0018-2054-4189 Discover Card PO Box 15184 Wilmington, DE 19850-5184			Credit card AMOUNT OF CLAIM UNKNOWN				0
Acct No: 4621 2013 2002 2101 The Associates Credit Card Services PO Box 142319 Irving, TX 750141-2319			Credit card				33

In re: ROBERT LOUIS MARRAMA, Debtor(s) Case No:

Acct No: 378203056521002 American Express Travel Related Svcs C/o Nationwide Credit, Inc. 5230 Washington Street West Roxbury, MA 02132			Credit card				5182
Acct No: 4271 3820 7764 8844 The Sony Card Box 6062 Sioux Falls, SD 57117			Credit card				7771
Acct No: 211189485-AM Arbella Mutual Dun & Bradstreet Receivables PO Box 280431 East Hartford, CT 06128-0431			Credit card				139
Acct No: 0007972820002374411 Staples Credit Card Plan C/o Citicorp Credit Services PO Box 9098 Des Moines, IA 50368-9098			Credit card				928
Acct No: 3727-655985-12000 American Express Customer Service PO Box 297804 Ft Lauderdale, FL 33329-7804			Credit card				295
Acct No: 00216034817 Airborne Express PO Box 662 Seattle, WA 98111-0662			Credit card				25
Acct No: 2817153 Nextel Communications C/o First Revenue Assurance PO Box 5818 Denver, CO 80217			Credit card				12718
Acct No: 5369-9332-6905-8471 Arbella Indemnity C/o Morrison Law Offices 100 Cummings Center, Ste 232C Beverly, MA 01915			Insurance				41944
Acct No: 0557-081759 Ryder Transportation Svcs PO Box 96723 Chicago, IL 60693			Possible personal liability on corporate debt	X			1000
Acct No: 1645-0869-86-8 Pitney Bowes 2225 American Drive Neenah, WI 54956-1005			Possible personal liability on corporate debt	X			205
Acct No: D92087 Freudenberg Building Systems C/o NCO Financial Systems PO Box 41417 Philadelphia, PA 19101			Possible personal liability on corporate debt	X			6252
Acct No: 05014247442005 Mass Electric Co. C/o Stevens Business Service PO Box 1232 Lowell, MA 01853			Possible personal liability on corporate debt	X			273
Braun's Express 10 Tandem Way Hopedale, MA 01747			Possible personal liability on corporate debt	X			1400
Acct No: 5369-9332-6905-8471 Braun's Express 10 Tandem Way Hopedale, MA 01747			Possible personal liability on corporate debt	X			1400

In re: ROBERT LOUIS MARRAMA, Debtor(s) Case No:

Acct No: 05014247544003 Mass Electric C/o Gragil Associates, Inc. PO Box 544 Rockland, MA 02370-0544			Possible personal liability on corporate debt	X			1378
Acct No: 16450869868 Pitney Bowes - Purchase Powers C/o Caine & Weiner PO Box 8500 Van Nuys, CA 91409-8500			Possible personal liability on corporate debt	X			1400
Acct No: Mass General Hospital C/o ProMedical, LLC PO Box 310 Bedford, MA 01730-0310			Possible personal liability on corporate debt	X			1076
Acct No: 477746 NRF Distributors PO Box 2467 Augusta, ME 04338-2467			Possible personal liability on corporate debt	X			320
Acct No: Hoboken Wood Floors 181 Campanelli Pksy Stoughton, MA 02072			Possible personal liability on corporate debt	X			0
Acct No: L. Bornstein & Assoc. 321 Washington Street Somerville, ME 02143			Possible personal liability on corporate debt	X			0
Acct No: Dal-tile 1150 Hempstead Road Houston, TX 77092			Possible personal liability on corporate debt	X			0
Acct No: 477746 Belknap White Group 111 Plymouth Street Mansfield, MA 02048			Possible personal liability on corporate debt	X			320
Acct No: Blue Ridge Carpet 1546 Progress Road Ellijay, GA 30540			Possible personal liability on corporate debt - amt unknown	X			0
Acct No: Feeley & Driscoll CPA 200 Portland Street Boston, MA 02114			Possible personal liability on corporate debt - amt unknown	X			0
Acct No: Eastern Bank Loan Dept 1 Eastern Place Lynn, MA 01901			Possible deficiency on car loan	X			0
Acct No: Toyota Motor Credit PO Box 371339 Pittsburgh, PA 15250-7339			Possible personal liability on corporate debt - amt unknown	X			0
Acct No. CNA Surety CNA Plaza, 13 South Chicago, IL 60685-0001			Possible personal liability on corporate debt - amt unknown	X			0
Acct No: Dico Container Co. 166 Lafayette Road Salisbury, MA 01952			Possible personal liability on corporate debt - amt unknown	X			0
							$231,813.00 TOTAL

(Report total also on Summary of Schedules)

In re: ROBERT LOUIS MARRAMA, Debtor(s) Case No:

SCHEDULE G— EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e, "Purchaser," "Agent" etc. State whether the debtor is lessor or lessee of a lease.

Provide the name and complete mailing address of all other parties to each lease or contract described.

NOTE: a party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State Whether Lease is for Nonresidential real property. State Contract Number of any Government Contract
NONE	

In re: ROBERT LOUIS MARRAMA, Debtor(s) Case No:

SCHEDULE H— CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signors. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse in this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of the case.

Name and Address of Codebtor	Name and Address of Creditor
NONE	

In re: ROBERT LOUIS MARRAMA, Debtor(s) Case No:

SCHEDULE I— CURRENT INCOME OF INDIVIDUAL DEBTORS

The column labeled "spouse" must be completed in all cases filed by joint debtors and by a married debtor in a Chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: Divorced	Dependents of Debtor and Spouse		
	Names (Debtor pays child support, children not living with him)	Age	Relationship
	Jennifer	16	Daughter
	Jeana	13	Daughter

EMPLOYMENT:	Debtor	Spouse
Occupation, Name of Employer:	Capital Carpet & Flooring	
How long employed:	1.5 months	
Address of employer:	Woburn, MA	

Income: (Estimate of average monthly income)	DEBTOR	SPOUSE
Current monthly gross wages, salary, and commissions (Pro rate if not paid monthly)	8600	
Estimated monthly overtime	0	
SUBTOTAL	0	
	8600	
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and Social Security		
b. Insurance		
c. Union dues		
d. Other (Specify)		
SUBTOTAL OF PAYROLL DEDUCTIONS	2838	
TOTAL NET MONTHLY TAKE HOME PAY	5762	
Regular income from operation of business/profession/farm (attach statement)		
Income from real property		
Interest and dividends		
Alimony, maintenance, or support payments payable to the debtor for the debtor's use or that of the dependents listed above		
Social security or other governmental assistance Specify:		
Pension or retirement income		
Other monthly income (Specify): UNEMPLOYMENT		
TOTAL MONTHLY INCOME	5762	
TOTAL COMBINED MONTHLY INCOME	$ 5762	(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document. *Debtor formerly owned a flooring business (sales & installation). The company recently failed. The income given is estimated based on a new job which is about to start.*

In re: ROBERT LOUIS MARRAMA, Debtor(s) Case No:

SCHEDULE J— CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually or annually to show monthly rate.

Rent, home mortgage, or mobile-home lot rent (Gloucester)	Are real estate taxes included? Yes _X_ No ____ Is property insurance included? Yes ____ No _X_	1949
Utilities Electricity and heating fuel		100
Water and sewer		50
Telephone		150
Other utilities: cable tv		19.95
Home Maintenance, repairs, upkeep		100
Food		300
Clothing		50
Laundry, dry cleaning		5
Medical and dental expenses		40
Transportation (not including car payments)		300
Recreation, clubs, entertainment, newspapers, magazines		10
Charitable contributions		10
Insurance (not deducted from wages or inc. in mortgage pmt)	Homeowner's or renter's (Both properties)	127
Life		60
Health		0
Auto		85
Other insurance:		0
Taxes (not deducted from wages or included in home mortgage) Specify: excise		20
Installment payments (in Chapters 12 and 13, do not list payments to be included in the plan)		0
Auto payment:		260
Other payment:		0
Alimony, maintenance, and support paid to others		1290
Payments for support of additional dependents not living at the debtor's home		0
Regular expenses from operation of business, profession, or farm (attach detailed statement)		0
Other expenses:		0
TOTAL MONTHLY EXPENSES (report also on Summary of Schedules)		$4,925.95

RJM

In re: ROBERT LOUIS MARRAMA, Debtor(s) Case No:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 17 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date 3-7-03 February 9, 2003 Signature Robert Louis Marrama
ROBERT LOUIS MARRAMA

Date 3 Signature _____

(In joint case, both debtors must sign)

DECLARATION UNDER PENALTY ON BEHALF OF A CORPORATION

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that I declare that they are true and correct to the best of my knowledge, information and belief.

Date _____ _____
Signature

_____
(Print or type the name of individual signing for debtor)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

Penalty for making a false statement or concealing property: Fine of up to $500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§152 and 3571.

21

UNITED STATES BANKRUPTCY COURT
EASTERN DIVISION DISTRICT OF MASSACHUSETTS

In re: ROBERT LOUIS MARRAMA, Debtor(s) Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under Chapter 12 or Chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, must also complete Questions 19-25. Each question must be answered. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

Definitions

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor, general partners of the debtor and their relatives; corporations of which the debtor is an officer, director or person in control; officers, directors, and owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
2002	RLM Flooring
2001	" "
2000	" "

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment trade or profession, or operation of the debtor's business during the two years immediately preceding the commencement of the case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

AMOUNT	SOURCE
NONE	

3. Payments to creditors

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than $600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must state payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING

RM

NONE (on a consensual basis)

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments of either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
NONE			

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT/AGENCY AND LOCATION	STATUS OR DISPOSITION
Citizens Bank v. RLM Flooring & Robert Marrama	Collection	Suffolk Superior	pending
Camelot Financial v. Robert Marrama	Soldiers & Sailors	Land Court	completed
Salem 5Cents v. RLM Flooring & Robert Marrama	collection	Somerville D.C.	completed
Mary Passino v. Robert Marrama	collection	Peabody D.C.	completed

(This list does NOT include litigation where only RLM Flooring was named.)

b. Describe all property that has been attached, garnished, or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
Citizens Bank seized most of the assets of RLM Flooring and also seized or setoff funds in debtor's bank accounts.		

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at foreclosure sale, transferred through a deed in lieu of foreclosure or returned to a seller within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE, SALE TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Citizens Bank (see above)		
Toyota Financing	March, 2003	2000 Lexus 300 (about $40K)
Eastern Bank	March, 2003	2000 Dodge Ram 2500 (about $17K)

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
None		

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME, LOCATION OF COURT, CASE TITLE AND NUMBER	DATE OF ORDER	DESCRIPTION, VALUE OF PROPERTY

Some property may have been held for Citizens Bank during litigation.

7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than $200 in value per individual family member and charitable contributions aggregating less than $100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT

None

8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES, AND IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS

None

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR, IF OTHER THAN DEBTOR	AMOUNT OF MONEY, OR DESCRIPTION AND VALUE OF PROPERTY
David G. Baker, Esq. 42 Eighth Street, Suite 1000 Charlestown Navy Yard Boston, MA 02129	1/9/03 & 2/9/03	Total = $1,000

10. Other transfers

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND RELATIONSHIP OF TRANSFEREE; RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

NONE

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, saving, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations and brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT; AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING

All accounts at Citizens Bank were closed involuntarily (so to speak) by the bank.

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER INSTITUTION	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
None			

13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
Citizens Bank (as above)		

14. Property held for another person

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
None		

15. Prior address of debtor

If the debtor has moved within two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
None		

16. Spouses and Former Spouses

If the debtor resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME
N/A

17. Environmental Information

For the purposes of this question, the following definitions apply:

An "Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or materials into the air, land, soil, surface water, groundwater, or other medium, including but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

A "Site" means any location, facility, or property as defined by any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including but not limited to, disposal sites.

A "Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

DM

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and , if known, the Environmental Law.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW

N/A

b. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW

N/A

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION

N/A

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
RLM Flooring	04-		Floor installation	1995-2002
C&M Enterprises	04-		Limo service	1995 - ?

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. ' 101.

NAME	ADDRESS

None

The following questions [numbers 19 - 25] are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting securities of a corporation, a partner, other than a limited partner, of a partnership; a sole proprietor, or otherwise self-employed.

19. Books, records, and financial statements

ALL RECORDS FOR RLM FLOORING ARE IN THE CUSTODY OF CITIZENS BANK, PER ORDER OF THE SUPERIOR COURT.

a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case, kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATE SERVICES RENDERED

DM

Main Street Winchester	
Feeley & Driscoll Boston, MA	2001
Frederick Ciampa (see schedule F)	2002

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and record, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
NONE		

c. List all firms or individuals who at the time of commencement of this case were in possession of the books of account or records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS

d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS	DATE ISSUED
Citizens Bank	Uncertain

20. Inventories

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market, or other basis)
None		

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
CITIZENS BANK HAS ALL RECORDS	

21. Current Partners, Officers, Directors and Shareholders

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
N/A		

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds, 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
N/A		

22. Former partners, officers, directors, and shareholders

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
N/A		

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
N/A		

23. Withdrawals from a partnership or distributions by a corporation

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
N/A		

24. Tax Consolidation Group

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six year period immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER
N/A	

25. Pension Funds

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension number to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER
N/A	

* * * * * *

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date:

Robert L. Marrama

Penalty for making a false statement: Fine of up to $500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. '152 and 3571.

28

UNITED STATES BANKRUPTCY COURT
EASTERN DIVISION DISTRICT OF MASSACHUSETTS

In re ROBERT LOUIS MARRAMA,
Debtor(s) Case No:

DISCLOSURE OF COMPENSATION UNDER 11 U.S.C. 329
AND BANKRUPTCY RULE 2016(b)

I certify that I am the attorney for the above named debtor and that the compensation paid or agreed to be paid to me for services rendered or to be rendered in behalf of the debtor in or in connection with a case under title 11 of the United States Code, such payment or agreement having been made after one year before the date of the filing of the petition, is as follows:

$ 1,000 paid, $ 1,500.00 to be paid, that the source of the compensation paid was the debtor, and that the source of the compensation agreed to be paid is the debtor.

This agreement includes Adversary Proceedings, including but not limited to dischargeability complaints. Debtor has agreed to pay an hourly rate of $175.00. If total fee exceeds $2,500, fee will be at that hourly rate and subject to court approval.

I have not agreed to share this compensation with any other person except for a member or regular associate of my law firm, which term includes John F. Cullen, Esq., and Peter C. Lacy, Esq..

Date: 3-7-03

David G. Baker, Esq.
Attorneys for Debtor(s)

FILED
IN CLERK'S OFFICE
2003 MAR 11 P 2:23
BANKRUPTCY COURT
DISTRICT OF MASS.

I have read the foregoing statement of my attorney and agree to the terms stated.

Date: 3-7-03

Robert L. Marrama

(2)

29

UNITED STATES BANKRUPTCY COURT
EASTERN DIVISION, DISTRICT OF MASSACHUSETTS AUG11'03 AM 9:14 USB

In re Robert Louis Marrama, Debtor	Docket No.: 03-11987-WCH Chapter 13

NOTICE OF AMENDMENT TO SCHEDULES I AND J

NOW COMES Robert L. Marrama and gives notice pursuant to MLBR 1009-1 of amendment to Schedules I and J, attached. Subsequent to the filing of the original schedules, the debtor obtained full-time regular employment and is no longer self-employed, and also obtained a tenant in his Gloucester property. The amounts stated on this schedule, therefore, reflect actual income as of this date. Schedule J reflects adjustments in expenses based on actual experience post-petition.

Dated: July 14, 2003

Respectfully submitted,
Robert Louis Marrama
By his attorney,

David G. Baker, Esq.
105 Union Wharf
Boston, MA 02109
(617) 367-4260
BBO# 634889

CERTIFICATE OF SERVICE

The undersigned hereby certifies that on the date indicated below, he served the above Notice of Amendment to Schedules I and J upon the persons named below by habd delivery of a true copy of the same to the addresses indicated.

Date: July 15, 2003

David G. Baker

Mark A. DeGiacomo, Esq.
Chapter 7 Trustee
Murtha Collina et al
99 High Street
Boston, MA 02110

Doreen B. Solomon, Esq.
Chapter 13 Trustee
PO Box 8250
Boston, MA 02114

30

In re: ROBERT LOUIS MARRAMA, Debtor(s) Case No: 03-11987-WCH AMENDED JULY 15, 2003

SCHEDULE I— CURRENT INCOME OF INDIVIDUAL DEBTORS

AUG11'03 AM 9:15 USBC

The column labeled "spouse" must be completed in all cases filed by joint debtors and by a married debtor in a Chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	Dependents of Debtor and Spouse		
Divorced	Names (Debtor pays child support, children not living with him)	Age	Relationship
	Jennifer	16	Daughter
	Jeana	15	Daughter

EMPLOYMENT:	Debtor	Spouse
Occupation. Name of Employer:	Capital Carpet & Flooring	
How long employed:	5 months	
Address of employer:	Woburn, MA	

Income: (Estimate of average monthly income)	DEBTOR	SPOUSE
Current monthly gross wages, salary, and commissions (Pro rate if not paid monthly)	8600	
	0	
Estimated monthly overtime	0	
SUBTOTAL	8600	
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and Social Security	2915.23	
b. Insurance		
c. Union dues		
d. Other (Specify)		
SUBTOTAL OF PAYROLL DEDUCTIONS	2915.23	
TOTAL NET MONTHLY TAKE HOME PAY	5684.77	
Regular income from operation of business/profession/farm (attach statement)		
Income from real property	1500	
Interest and dividends		
Alimony, maintenance, or support payments payable to the debtor for the debtor's use or that of the dependents listed above		
Social security or other governmental assistance Specify:		
Pension or retirement income		
Other monthly income (Specify): UNEMPLOYMENT		
TOTAL MONTHLY INCOME	7184.77	
TOTAL COMBINED MONTHLY INCOME	$ 7184.777	(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document. *Debtor may obtain a second tenant in his Gloucester property.*

AUG11'03 AM 9:14 USB

Form B6J - (Rev. 6/94) 1998 USBC, District of New Hampshire

In re Robert Louis Marrama - AMENDED 7/15/03 Debtor	Case No.: 03-11987-WCH (If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	$ 1949
Are real estate taxes included? Yes ✔ No ____	
Is property insurance included? Yes ____ No ✔	
Utilities: Electricity and heating fuel	$ 100
Water and sewer	$ 50
Telephone	$ 70
Other 50	$ 0
Home Maintenance (Repairs and Upkeep)	$ 50
Food	$ 250
Clothing	$ 0
Laundry and dry cleaning	$ 30
Medical and dental expenses	$ 150
Transportation (not including car payments)	$ 0
Recreation, clubs and entertainment, newspapers, magazines, etc.	$ 0
Charitable contributions	
Insurance (not deducted from wages or included in home mortgage payments):	
Homeowner's or renter's	$ 40
Life	$ 69
Health	$ 300
Auto	$ 150
Other	$ 0
Taxes (not deducted from wages or included in home mortgage payments)	$ 0
(Specify) excise	$ 20
Installment payments (In chapter 12 and 13 cases, do not list payments to be included in the	
Auto	$ 250
Other	$ 0
Other	$ 0
Alimony, maintenance, and support paid to others	$ 1290
Payments for support of additional dependents not living at your home	$ 0
Regular expenses from operation of business, profession, or farm (attach detailed statement)	$ 0
Other Mortgage on Maine Property; amount above is Gloucester	$ 1010
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	$ 5828

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	$ 7184.77
B. Total projected monthly expenses	$ 5828
C. Excess income (A minus B)	$ 1356.77
D. Total amount to be paid into plan each Month (interval)	$ 1300.00

32

In re: ROBERT LOUIS MARRAMA, Debtor(s) Case No: 03-11987-WCH AMENDED JULY 15, 2003

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR AUG 11 '03 AM 9:14 USB

I declare under penalty of perjury that I have read the foregoing amended schedules I and J, consisting of 2 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date July 14, 2003 Signature _____
ROBERT LOUIS MARRAMA

Date _____ Signature _____

(In joint case, both debtors must sign)

DECLARATION UNDER PENALTY ON BEHALF OF A CORPORATION

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that I declare that they are true and correct to the best of my knowledge, information and belief.

Date _____ _____
Signature

_____
(Print or type the name of individual signing for debtor)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

Penalty for making a false statement or concealing property: Fine of up to $500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§152 and 3571.

33

UNITED STATES BANKRUPTCY COURT, DISTRICT OF MASSACHUSETTS
Proceeding Memorandum/Order of Court

In re: Robert Louis Marrama Case#: 03-11987 Ch: 7

MOVANT/APPLICANT/PARTIES:

1. #50 Verified Notice of Conversion to Chapter 13
   #54 Chapter 7 Trustee's Opposition to Debtor's Verified Notice of Conversion to Chapter 13
   #73 Debtor's Response to Chapter 7 Trustee's Objection to Conversion to Chapter 13
   #63 Citizens Bank of Massahcusetts, Oppositon to Debtor's Verified Notice of Conversion to Chapter 13
   (Baker, Bogdanov, Wirtz)

OUTCOME:

☐ By Agreement of the Parties

_____ Granted - Approved - Sustained
_____ Denied - Denied without prejudice - Withdrawn in open court - Overruled
_____ OSC enforced/released

_____ Continued to: _____ For: _____

_____ Formal order/stipulation to be submitted by: _____ Date due _____
X Findings and conclusions dictated at close of hearing incorporated by reference.

_____ Taken under advisement: Brief(s) due _____ From _____

Response(s) due _____ From _____

_____ Fees allowed in the amount of: $ _____ Expenses of: $ _____

_____ No appearance/response by: _____

_____ DECISION SET OUT MORE FULLY BY COURT AS FOLLOWS:

Conversion denied.

IT IS SO NOTED:

_____
Courtroom Deputy

IT IS SO ORDERED:

William C. Hillman Dated: 8/27/03
William C. Hillman, U.S. Bankruptcy Judge